

## PNB GST EXPRESS SCHEME

SN	PARAMETERS	PARTICULARS
1.	<b>Purpose/ Objective</b>	Working Capital facilities on the basis of GST Return
2.	<b>Eligibility</b>	<p>a) Business entities which are Individuals, Firms, Companies, Limited Liability Partnership, Co-Operative Societies, dealing in those business activities, which are not prohibited by law.</p> <p>b) GST registered units which have filed GST returns at least for the last six months.</p>
3.	<b>Type of facility</b>	Cash Credit and Non fund based facility
4.	<b>Loan Amount</b>	Above ₹10.00 Lakh to ₹1000.00 lakh.
5.	<b>Assessment of Loan</b>	25% of the Sales reported in the GST returns for the last 12 months
6.	<b>Collateral Security</b>	<p>75% Collateral in the shape of Immovable property (IP) and/ or Bank's approved liquid security.</p> <p style="text-align: center;"><b>OR</b></p> <p>50% Collateral with Hybrid CGTMSE</p>
7.	<b>Rate of Interest</b>	<p>Concessional rate linked with Internal Risk Rating.</p> <p>Concession in ROI to Youth/Women Entrepreneur.</p> <p>Concession in ROI/ Processing Fee to ZED Certified MSME Units.</p>
8.	<b>Processing Fee</b>	25% concession on applicable charges.